

Regular Saver Account Terms and conditions

These terms and conditions apply to any Regular Saver Account ('the Account') held by personal account holders (referred to as 'you' and 'your') with AIB Group (UK) p.l.c., trading as First Trust Bank (referred to as 'we', 'us', and 'our'). AIB Group comprises Allied Irish Banks plc, its subsidiaries and associated companies from time to time, including AIB Group (UK) p.l.c. As the account holder you have agreed to be bound by these terms and conditions.

These terms and condition are effective from June 2017

Definitions

Within these conditions, some words have special meanings

'Account' means the First Trust Bank Regular Saver Account you hold with us.

'Authorised payment' means a payment which has been made with your permission and in line with our terms and conditions.

'Banking Day' means any day of the week other than Saturday, Sunday and Northern Ireland bank holidays and public holidays.

'Channels' means the methods by which you may access our various Account services. These include in person, through our branches, authorised agents or sub-offices, by our internet banking services and by such other means as we may from time to time make available.

'CHAPS' (Clearing House Automated Payment System) is an electronic transfer system for sending, on a same day value (SDV) basis, any amount of sterling to another bank within the United Kingdom including First Trust Bank for credit to the account of the Payee. You can ask your bank to make a CHAPS / SDV Payment on your behalf to an account with any other bank in the UK that uses the system. While First Trust Bank shall use all reasonable endeavours to ensure that a CHAPS Payment is made or received on the same Banking Day, we cannot guarantee that a Payee will receive the money into their bank account on the same Banking Day.

'Consumer' means a natural person who is acting for purposes other than his/her trade, business or profession.

'Credit transfer' means transferring funds from one bank account to any other bank account held with any other service provider.

'Customer' means a person or persons who open an Account with the Bank which is a personal Deposit Account subject to these terms and conditions. Where the Customer comprises more than one person, these terms and conditions will apply to such persons jointly and severally.

'Direct credit' means transferring funds (in pounds sterling) from one bank account to another within the UK.

'EEA' means the European Economic Area, which includes the UK and the European Union.

'Faster Payments Service' (FPS) is used to make electronic payments to accounts held with other UK banks usually by phone or online banking, to pay bills or make regular standing order payments. Payments made using Online Services will be passed to the receiving bank no later than the next banking day following your payment instruction. Payments received from the Faster Payments Service will be credited to your account within two hours.

'Fees Booklets' means the editions of our booklets "Price list and Guide to Fees and Interest for Personal Customers" and "Schedule of International Transaction Charges" issued from time to time.

'Helpline' means our Freephone service on 0800 38 22 65. Some mobile phone providers may charge for calls to this number.

'International Payment' means transferring funds, in any currency, from one account to another account outside the UK but within the EEA, or transferring funds from one account to another inside the UK in any currency other than sterling.

'Joint Account' means an Account opened in more than one name.

'Joint Account Holders' means the persons in whose names a Joint Account has been opened.

'Liable' means to be held legally responsible.

'Maximum Monthly Threshold' is the maximum amount in any given month on which the "Regular Saver Rate" is paid. The Maximum Monthly Threshold amount is £500, this amount increases on a cumulative basis by £500 per month from the date of first lodgement to the Account over a twelve month cycle and recommences (at £500) on the anniversary of the first lodgement.

'Paper Transaction' means a transaction using paper cheques of any kind, including traveller's cheques, banker's drafts, paper-based vouchers and paper postal orders.

'Payee' means the person you make a payment to.

'Payment Account' means the eligible First Trust Bank Current or Select Account from where the Regular Saver Lodgement is taken from.

'Payment Holiday' means customers choose not to make a Regular Saver Lodgement over a nominated number of months.

'Payment Service' means a cash deposit or withdrawal, an electronic payment (for example, a direct debit, standing order, credit transfer or a debit card or credit card transaction) or a transaction carried out through our Online Services.

'Payment Service Provider' means an organisation that offers any payment services to customers. For the purposes of this document, the payment service provider is us, AIB Group (UK) p.l.c., trading as First Trust Bank.

'Payment Services Regulations' or 'PSR' means the Payment Services Regulations which came into effect in the UK on 1 November 2009.

'Reference' (also known as a 'unique identifier') is a combination of letters, numbers or symbols used to identify a payment.

'Regular Saver Lodgement' means the lodgement/subscription amount which must be set up to commence payment into the Account by way of automated regular transfer from a suitable nominated Payment Account which must be an eligible Current Account or Demand Deposit Account.

'Regular Saver Rate' is the higher interest rate which is a variable interest rate on the balance in the Account up to the "Maximum Monthly Threshold".

'Saver Period' means the period of twelve months from first Account lodgement. A new Saver Period commences on the anniversary of first lodgement.

'Standard Saver Rate' Any credit balance in excess of the Maximum Monthly Threshold earns a Standard Saver Rate.

'Support Services' are extra services we provide which are not part of our standard daily banking (for example, a certificate of balance or an instruction to stop a payment). If you want to order this kind of service, we will charge the fee to your account and it will appear on your account statement. The fees are set out in our price list and we will tell you what they are at the time you want to use the service.

'Transaction' means getting cash, or paying for anything using your card, card number, PIN or any other service you get with your card. For Online Banking, it means a payment made by using your registration number, PAC and code card (if necessary), or any other service you use through Online Services.

'Unauthorised Payment' means a payment which has been made without your permission and which may be considered as fraudulent.

'Website' refers to our internet site, www.firsttrustbank.co.uk

'Your branch' means the First Trust Bank branch you hold your account with.

In these conditions where the context so allows reference to any gender includes all genders and the singular includes the plural and vice versa.

1. The Account

- 1.1 In order for an application to be deemed valid you must sign and complete the application form in full detailing your full name, permanent residential address, telephone number, date of birth and National Insurance Number (if applicable).
- 1.2 The Account is a personal Deposit Account and you must conduct the Account in credit at all times.
- 1.3 You may only have one Account. The Account may be in your sole name or in joint names.
- 1.4 An Account statement will be issued to you after the first transaction on the Account and every 3 months thereafter. You can contact your branch to receive an eStatement or paper statement at least once a month. You may request us to provide you with information in respect of any transaction or set of transactions on your Account. Statements will be provided by post or, if requested by you, electronically.
- 1.5 The Regular Saver is a deposit account to which you may lodge or withdraw money at any time. There are no limits to the amount you can lodge or withdraw, subject to cleared funds being available.
- 1.6 To open an Account you must have an eligible First Trust Bank Select Account or a First Trust Bank Current Account and you must set up a monthly savings amount at time of account opening.
- 1.7 If you are registered for First Trust Bank Online Banking, you can open and operate your account online.
- 1.8 Eligibility
 - i) The Account is available to personal customers only, who are aged 18 years or over on the date the Account is opened.
 - ii) The Account may be a joint account.
 - iii) The application form and declaration form provided by us must be completed and signed by you. You must declare that you do not already hold an Account.
 - iv) The Account may not be held on behalf of a person other than yourself.
 - v) You cannot assign any rights to the Account or use such rights as security for a loan.

2. Lodgements

- 2.1 The Account must be opened with a minimum deposit, the amount of which will be determined by us and advised on request at any of our branches.
- 2.2 On opening the Account you must set up a Regular Saver Lodgement from a suitable nominated Payment Account which must be a First Trust Bank Current Account or an eligible First Trust Bank Select Account. If you are a new Customer or do not already have a suitable First Trust Bank Account, we recommend that a Select Account be opened as your Payment Account. You will not be obliged to use your Payment Account for purposes other than making your regular monthly lodgements to the Account and you will not incur any account fees when making these lodgements from your Payment Account. The Regular Saver Lodgement must be made to the Account from the nominated First Trust Bank Payment Account between the 1st and 25th day of each month and the lodgement must be between £10 and £500.
- 2.3 The minimum Regular Saver Lodgement or subscription is ten pounds (£10). Lodgements up to the Maximum Monthly Threshold will attract the Regular Saver Rate.

- 2.4 There is no maximum lodgement amount. However, any amounts lodged to the Account in excess of the Maximum Monthly Threshold will earn the Standard Saver Rate.
- 2.5 Additional lodgements or subscriptions to the Account may be made by way of cash, cheque, draft, and from your First Trust Bank Payment Account or any other suitable account by way of standing order, International Payment inward, electronic money transfer, by First Trust Bank Internet Banking or other electronic means acceptable to the Bank.
- 2.6 The Regular Saver Lodgement from your nominated Payment Account must be of cleared funds. You must ensure that there are available cleared funds in your nominated Payment Account on the day before your lodgement or subscription date. If there are insufficient funds in the nominated Payment Account the Regular Saver Lodgement will not take place. Where there are insufficient funds for three regular monthly lodgements the Regular Saver Lodgement may be cancelled by us without further reference to you.
- 2.7 You must choose a lodgement or subscription date of any day between the 1st and the 25th of the month for the Regular Saver Lodgement. Subject to funds, subscriptions will be paid from your First Trust Bank Payment Account into the Account each month on the subscription date you have chosen or on the next Banking Day if that subscription date falls on a non-Banking Day. Payment Holidays are available where the monthly transfer of funds from the Payment Account can be suspended for a nominated period of time.
- 2.8 You may cancel or amend an individual Regular Saver Lodgement by giving written instruction to your branch up to 3.00pm on the Banking Day preceding the day agreed for debiting the funds.
- 2.9 You may choose any lodgement or subscription date for all other lodgements to the Account.
- 2.10 The Bank may reverse an entry on the Account if any item credited to the Account is subsequently recalled and you will be liable to pay the Bank any cost or loss which arises on the reversal of any entry.
- 2.11 We will provide you with a payment advice for each International Payment which will contain all the relevant information pertaining to the payment. This information will be provided by post (except where you elect to receive by fax) or by electronic payment logs where available.
- 2.12 As interest is calculated daily and paid in arrears, lodgements of cleared funds are credited to your Account and shall accrue interest from the date of receipt of such funds. No interest will be paid on any cleared lodgement posted to the Account on the date of Account closure.

3. Withdrawals

- 3.1 There is no limit to the amount of withdrawals you may make from the Account subject to available cleared funds.
- 3.2 Withdrawals from the Account may be made either in person at branch or through First Trust Bank Online Services (provided you are a registered user of First Trust Bank Online Services) or other means which the Bank may permit.
- 3.3 If you make a withdrawal using Online Banking then this must be to an account selected from your First Trust Bank Online profile.
- 3.4 No standing orders or direct debits outwards are permitted on this Account.
- 3.5 No International Payments are permitted from the Account.

4. Interest

- 4.1 The Bank pays variable interest calculated on the cleared daily balance of the Account at the Bank's Regular Saver Rates. There are two rates of interest applicable on the Regular Saver as follows:
 - i) Regular Saver Rate is a variable rate of interest paid on amounts up to the Maximum Monthly Threshold which increases by £500 monthly over the Saver Period of twelve months and

ii) Where there are credit funds lodged or held over and above the Maximum Monthly Threshold at any time over the Saver Period, the Standard Saver Rate of interest is applicable to such amounts. The Maximum Monthly Threshold commences on the date of first lodgement to the Account and increases monthly by £500 until the anniversary of first lodgement (month twelve) where the Maximum Monthly Threshold attracting the Regular Saver Rate variable rate of interest is £6,000. On the anniversary of the first lodgement, a new Saver Period of twelve months duration commences where the Maximum Monthly Threshold reverts to £500 for the first month and increases by £500 monthly thereafter until the second anniversary of the first lodgement to the Account. There are no limits to the number of Saver Periods the Account may have.

4.2 For the purposes of determining the rate of interest applicable and the Maximum Monthly Threshold:

- i) The anniversary date is determined by the date on which the first lodgement is made to the Account.
- ii) Where the monthly threshold increase in a Saver Period falls on a non-Banking Day it is applied from the previous Banking Day.
- iii) Where the anniversary of first lodgement to the Account falls on a non-Banking Day the next Saver Period, when the Maximum Monthly Threshold reduces to £500, commences on the next Banking Day.
- iv) Where the monthly threshold increase and anniversary of first lodgement coincide on the same non-Banking Day, the next Saver Period shall commence on the next Banking Day and Clause 4.2 (ii) above shall not apply.

4.3 The interest is paid into the Account annually in April.

- i) It is not possible to nominate that interest accrued on the Account be paid into any other Account.
- ii) Interest rates are available in any First Trust Bank branch or on www.firsttrustbank.co.uk. They will also be printed on your statement and advised to you at account opening.
- iii) We will tell you the interest rates that apply to your account when you open the account. The interest rates may change. If we decrease our credit interest rates we will let you know about any change two months before we make the change. You can find our credit interest rates from the posters on display in our branches, or on our website at www.firsttrustbank.co.uk

4.4 Taxation of Interest

From the 6th April 2016 credit interest on all accounts will be paid gross (under new legislation tax will not be deducted when credit interest is paid). If your credit interest is more than your Personal Savings Allowance you may still have tax to pay.

5. Maximum timeframes for making payments

We will pay a Direct Credit into an account with another bank in the UK no later than the next banking day after we receive your payment instruction. We can extend this period by a further banking day for paper transactions (for example, cheques).

The timeframes are listed below.

Type of payment	Timeframe
Direct credit through Online Banking	Same banking day
CHAPS payment	Same banking day*
International payment	Depends on the currency and whether the payment is 'standard' or 'urgent'
Cash lodgement in a First Trust Bank or Allied Irish Bank (GB) branch to a First Trust Bank or Allied Irish Bank (GB) credit card account	Immediate
Online Services payments to a First Trust Bank credit card account	Same banking day
Credit transfer	Three banking days

*While the Bank shall use all reasonable endeavours to ensure that a CHAPS Payment is made or received on the same Banking Day, we cannot guarantee that a Payee will receive the money into their bank account on the same Banking Day.

6 Payment cut-off times

- 6.1 Details of the cut-off times for the payment services available to you through your account are set out below.
- 6.2 If we receive a request for a payment service after the cut-off time on any banking day, we will consider to have received it the next banking day.
- 6.3 If we receive a request for a payment service on a bank holiday, we will consider to have received it the next banking day.
- 6.4 If we receive a request for a payment service which is post-dated (dated for sometime in the future), we will consider to have received it on the day it is due to be paid. If this is not a banking day, we will consider to have received it the next banking day.
- 6.5 If we refuse to make a payment in line with your payment instructions, we will treat the instructions as if we had not received them.

Type of payment	Cut-off time
Direct credit through Online Services	12am (midnight)
CHAPS payment through your Branch	4.00pm
Credit transfer	4.30pm

7 Authorised payments

7.1 Before we carry out any transaction on your account, these must be authorised by you in one of the following ways.

- i) Direct credit
 - You must give us the following information.
 - A valid account number and sort code for the account the money is to be transferred to
 - The date and amount of the transfer
 - Any other details we need for the transfer to go through successfully
- ii) CHAPS payment
 - You must give us the following information.
 - A valid account number and sort code for the account the money is to be transferred to
 - The date and amount of the payment
 - Any other details we need for the transfer to go through successfully

- iii) Credit transfer

You must give us the following information.

 - A pre-printed credit transfer slip showing a valid account number and sort code for the account the money is to be transferred to
 - The date and amount of the credit transfer
 - Any other details we need for the credit transfer to go through successfully
- iv) Cash withdrawal

You must sign a withdrawal receipt when you make a withdrawal at a branch. You may need to provide identification when you withdraw cash at a branch.
- v) Cash lodgement

You must sign a lodgement receipt when you lodge money at a branch.

8 Payments made incorrectly or without authority

- 8.1 If a payment has been made from your account incorrectly or without your authority, you must tell us as soon as possible. If we fail to make a payment and you are eligible for a refund, we will, as soon as possible, put your account back to the position it would have been in had we made the payment correctly. We will also refund any charges you have had to pay and any interest we have charged as part of the incorrect payment.
- 8.2 You will only be entitled to a refund for an unauthorised or incorrect payment if you tell us about the transaction as soon as possible and, in any case, no later than 13 months after the date the payment was taken from your account.
- 8.3 You are not entitled to a refund under section 9.1 if the payment details you provided were incorrect (for example, you gave us the wrong account number or sort code for the Payee) and we used these to make the payment. However, we will make reasonable efforts to recover the funds involved in the payment. We may charge you for doing this. If we decide to charge you for this, we will tell you what the charge will be at the time you ask us to recover the funds. If you provide information as well as the payment details we ask for, we will only be responsible for making the payment in line with the payment details we asked for.
- 8.4 You are not entitled to a refund from us under section 9.1 if the Payee's payment service provider receives the funds. If that happens, you must ask the Payee to claim a refund direct from their payment service provider. We will, however, make immediate efforts to trace the payment and give you notice of whether this has been successful.
- 8.5 We may stop any transaction on your account if we have good reason to believe that the account could be used to commit fraud, or by someone who does not have the authority to use it. If we stop a transaction, we will give you notice as soon as possible (either verbally or in writing), and in any case by no later than the end of the third banking day after we receive your instructions (unless it is illegal for us to do so or would put our reasonable security measures at risk). Once you have received this notice, you can contact us for details of how to put right any mistakes.
- 8.6 We will not normally return payments made into your account. However, in certain limited circumstances, we may have a duty to do so. Should we need to return a payment made on your account and you have a question about the returned payment, we will provide you with a reason.

9. Closure of your Account

- 9.1 The Bank can close the Account immediately in any of the following circumstances:
 - i) if you are no longer, in our opinion, able to manage your financial affairs or you die.
 - ii) if you are made bankrupt or you enter into a voluntary arrangement with your creditors.
 - iii) if you break any representations, warranties or statements you have made to us in connection with the account, or the information you have given us is not true in any material respect;
 - iv) if you break these terms and conditions in a serious way or repeatedly break these terms and conditions.

- v) if you break any other agreement with us;
- vi) to allow us to comply with any law.

- 9.2 We may close your Account for any other reason by giving you at least two months prior notice in writing. Upon termination of the Account, interest will be credited up to date and the balance issued to you.
- 9.3 In the absence of express agreement to the contrary, you may terminate the relationship i.e. close the Account, by giving reasonable notice to us in writing to your branch.

10. Fees and Charges

- 10.1 Fees and charges applicable to the use of your Account are contained in our price list which is available at any of our branches and online at www.firsttrustbank.co.uk.
- 10.2 Subject to notifying the relevant authority, we may from time to time alter such fees and charges and introduce new fees and charges. Such variation will be notified to you in accordance with these terms and conditions.
- 10.3 We may debit your Account with all charges for which you are liable as the payer. Any charge that you are liable to pay as Payee may be deducted from the payment amount or debited separately to your Account.

11. What happens to your account if you die

- 11.1 If you die, the account can be closed by the executors or administrators of your estate once we receive letters of probate or administration.
- 11.2 If you have a joint account, the balance and interest accrued will be paid to the surviving parties or can be continued in the name of the surviving parties.

12. General

- 12.1 The agreement and all information and communication with you will be in English.
- 12.2 We reserve the right at all times to amend, vary and supplement these terms and conditions as a result of a change in the law or good practice, customer feedback or product development or for such other valid reasons as are advised to you at the time of notification of the change. Any such changes will be effective upon at least two months' notice to you and such notice shall be by any means we think fit as permitted by law. On receipt of such notification you may terminate the relationship in accordance with condition 9.3 under "Closure of your Account"
- 12.3 We will not be liable if, despite all our efforts, we are prevented (directly or indirectly) from meeting any of our responsibilities under these terms and conditions because of:
 - i) a fault which has happened in any system used to carry out a transaction;
 - ii) an industrial dispute (for example, a strike); or
 - iii) anything outside our or our agents' or subcontractors' control.
- 12.4 You will be liable to indemnify the Bank for any loss which the Bank may incur arising out of any breach of these conditions. This may require you to reimburse the Bank for any loss it suffers, as described in this clause.
- 12.5 You will be deemed to have received any demand or notice sent by the Bank by post to the last address notified by you two Business Days after dispatch by post, or immediately upon hand delivery.
- 12.6 The Bank may, in addition to any other similar right we may have, at any time, without notice to you set-off any credit balance in the Account against any debit balance on any other account held by any of you.
- 12.7 The Bank may record or monitor phone calls between you and the Bank so that the Bank can check instructions and make sure that we are meeting our service standards and to ensure the security of the Bank's business, and that of the Bank's customers and staff and for the purposes of training the Bank's staff.
- 12.8 The laws of Northern Ireland apply to these terms and conditions, and the courts of Northern Ireland will have exclusive jurisdiction over any dispute that may come about as a result of these terms and conditions.

13. 🛡️ Data Protection Notice – How We Use Your Information

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes First Trust Bank, Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct and AIB Group which refers to Allied Irish Banks, p.l.c., its subsidiaries, affiliates and their respective parent and subsidiary companies. For more information about our group of companies, please visit www.aibgroup.com.

This notice explains what we will do with your information, so that you can decide whether or not to provide that information to us. It is important that you read it carefully. The personal information requested from you is required to enable us to effectively provide or administer a product or service to you. Failure to supply us with sufficient information may result in us not being able to provide or meet your product/service needs. The information that you provide may be held by us on a computer database and/or in any other way and will be treated confidentially.

1. Disclosure of Information:

Information we hold about you will not be disclosed to anyone, outside of AIB Group, other than:

- 1.1 If we are required by law to give the information.
- 1.2 Where we have a public duty to disclose information.
- 1.3 Where disclosure is required for our legitimate business interests.
- 1.4 Where disclosure is made with your consent.

We may use this information in the following ways:

2. Products and Services:

- 2.1 To administer the products and services that we supply to you and any future agreements that we may have with you, and to manage and develop our relationship with you.
- 2.2 For direct marketing purposes; to advise you of products or services, where you have given your permission to us through your marketing choices.

3. Credit Scoring and Credit Reference Agencies:

- 3.1 We may use automated credit scoring methods to assess your application. Credit scoring takes into account information provided directly by you, any information we may hold about you, and any information we may obtain from other organisations.
- 3.2 We will verify the identity and address of all applicants, including through the use of Electronic Identification. We may also carry out additional verification checks throughout the lifetime of your agreement.
- 3.3 To carry out searches (including verifying your identity and/or a credit search) and disclose information to credit reference agencies for the purpose of assessing applications for credit and credit relate services and for ongoing review of credit. Credit reference agencies will record details of each type of search we make, whether or not your application proceeds. We may use creditscoring techniques and other automated decision making systems to either partially or fully assess your application.
- 3.4 Whether you borrow money from us or not, we may regularly give credit reference agencies details of your account and how you use it, including in certain circumstances, details of any payments you have failed to make. These details may include your account balance, credit limit and any arrears. Credit reference agencies may make this information available to other organisations so that they can take decisions about you and your associates.
- 3.5 In relation to joint applications; a 'financial association' may be created between applicants at the credit reference agencies. This association may be considered in future applications by us and other financial institutions.
- 3.6 Please be aware that the presence of several credit searches on your record with a credit reference agency may affect your ability to obtain credit elsewhere for a short period of time.
- 3.7 To review your financial position across AIB Group, including debit and credit balances and security for credit facilities.

4. Other Third Parties:

- 4.1 To provide your personal details to debt collection agencies, tracing agencies, and/or third party processors and contractors, who act on behalf of us, if it is necessary for the performance of a contract and/or to protect the legitimate interests of AIB. The third parties will not be allowed to use your information for anything else.
- 4.2 To whom we transfer, or may transfer any of our rights or obligations under any contract with you.

5. Financial Crime Prevention:

To prevent and detect fraud, money laundering or other criminal activity; and to trace those responsible.

- 5.1 If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- 5.2 Law enforcement agencies may access and use this information.
- 5.3 We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related or other facilities.
 - Managing credit and credit related accounts or facilities.
 - Recovering debt.
 - Checking details on proposals and claims for all types of insurance.
 - Checking details of job applicants and employees.
- 5.4 We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 5.5 If other criminal activity is identified, details will be passed to the relevant authorities

6. Market Research:

To carry out statistical analysis and market research, or to instruct a third party to perform this on our behalf.

7. Security and Service Improvement:

We may record telephone conversations for additional security, to help resolve complaints and improve our service standards. Conversations may also be monitored for staff training purposes.

8. Miscellaneous:

- 8.1 Under the Data Protection Act 1998 you have the right of access to personal information we hold about you on our records for a nominal fee (currently £10.00). You can exercise this right by writing to the Data Protection Unit, AIB Group (UK) p.l.c., First Trust Centre, 92 Ann Street, Belfast, BT1 3HH.
- 8.2 If any of your personal information held by us is inaccurate or incorrect, please let us know and we will correct it. There is no fee for such corrections.
- 8.3 If you want details of the Credit Reference Agencies, Fraud Prevention Agencies, Debt Collection Agencies or other third parties we use, please contact us.
- 8.4 If you decide to proceed with this product/service or have any other communication with us through or in relation to our products and services, you consent to the use by us of your personal data as indicated above.